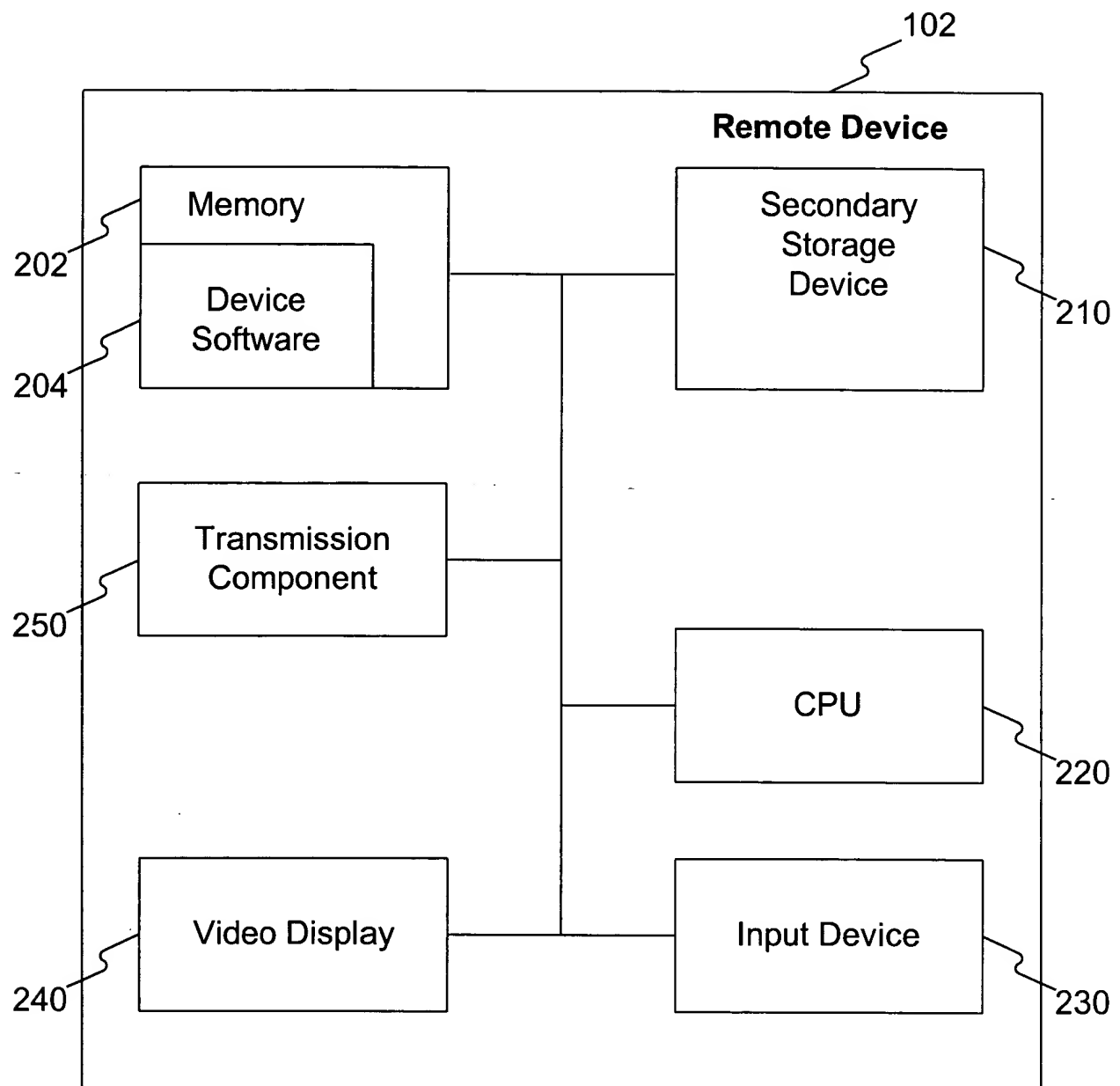


Fig. 1



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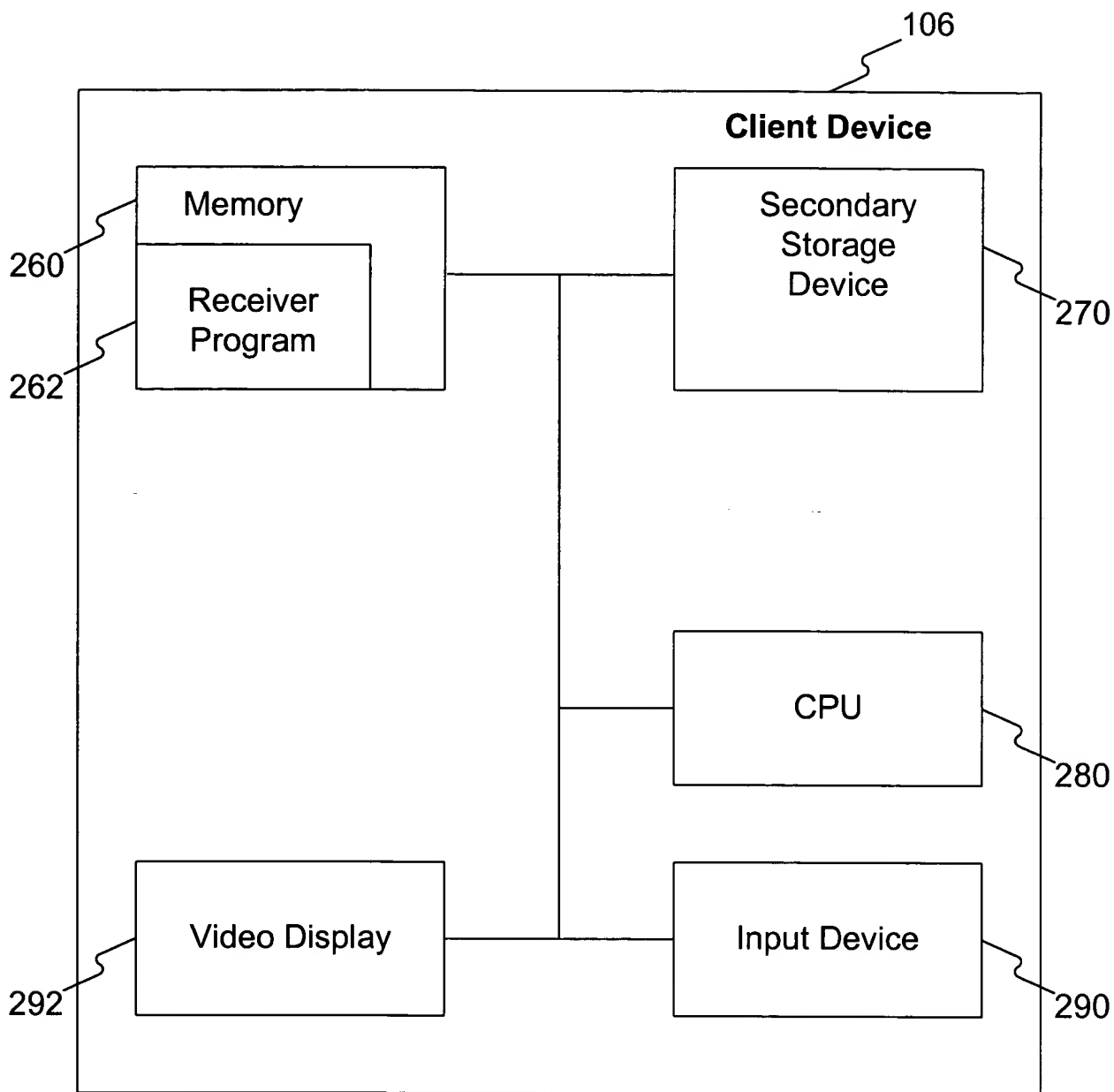


FIG. 2B

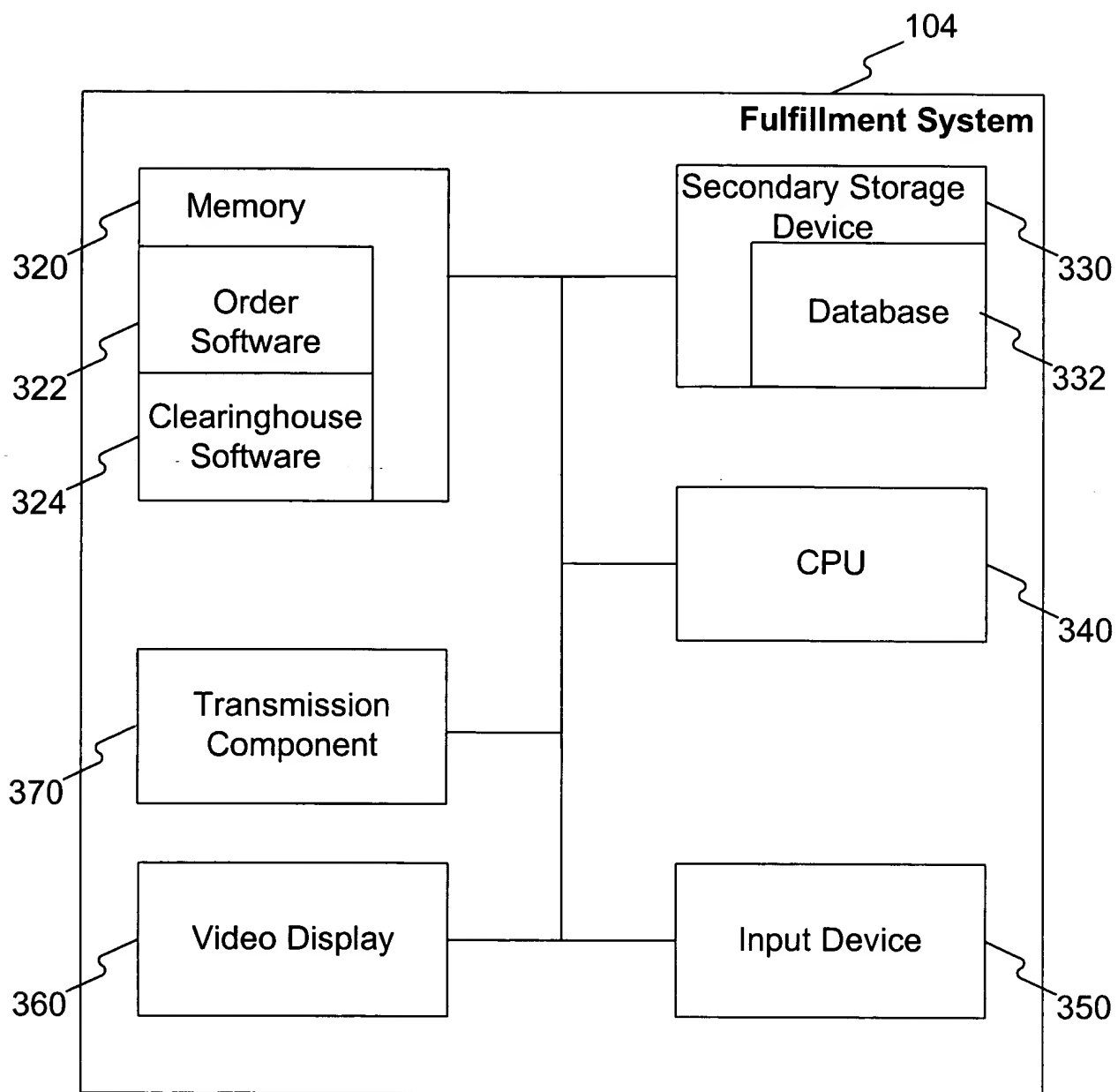
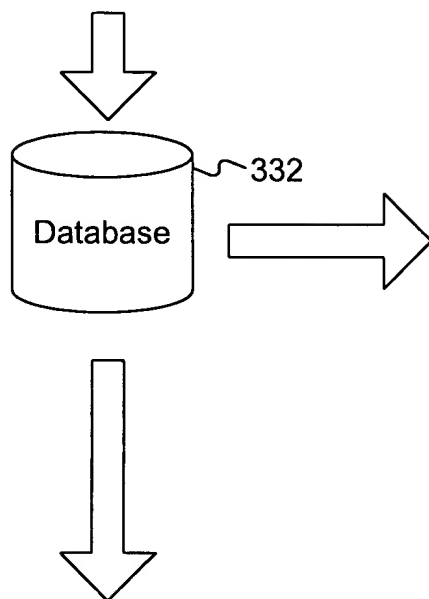
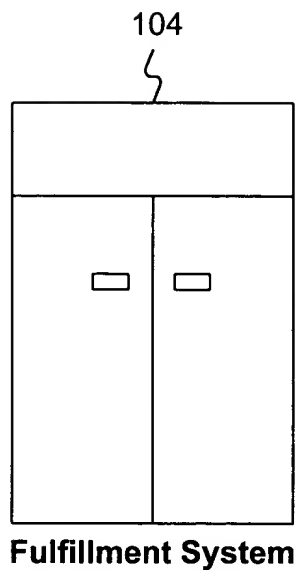


FIG. 3



Catalog Table 402

Item Information	Clearinghouse	Item

Consumer Information Table

404

412

User ID	PIN	Device ID	Email Address	Payment Identifier

Fig. 4

00000000 = 00000000

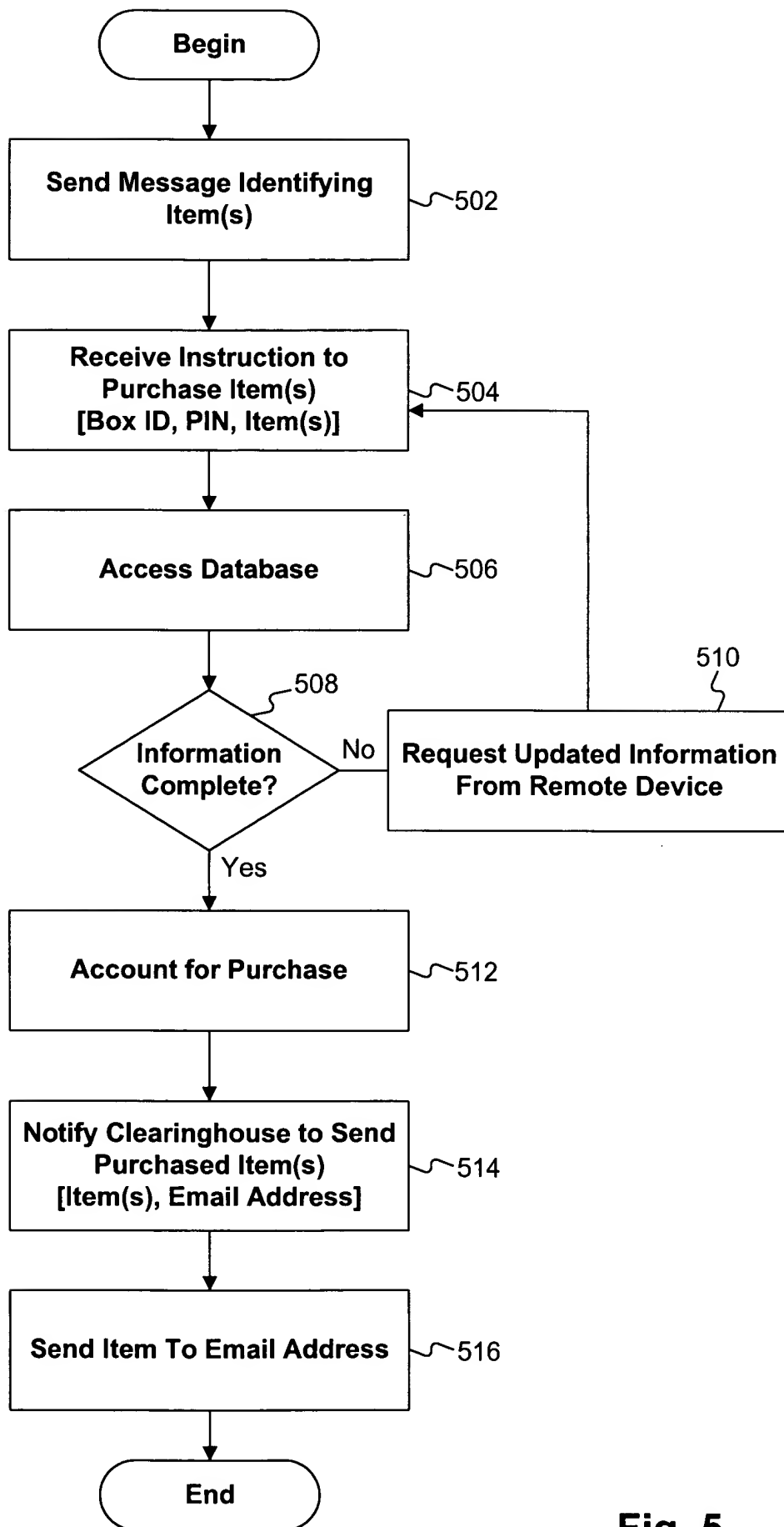


Fig. 5

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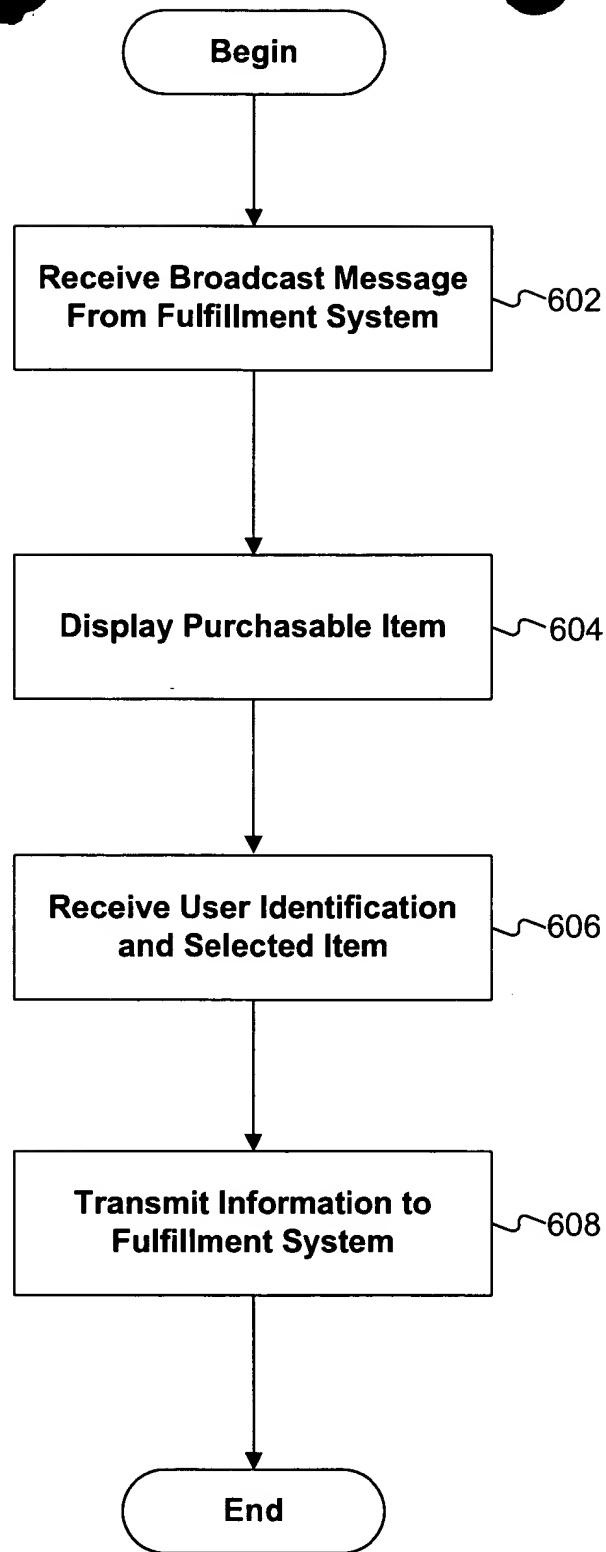


Fig. 6